

Voluntary Petition

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

ZIP Code

Street Address of Joint Debtor (No. & Street, City, and State):

ZIP Code

County of Residence or of the Principal Place of Business:

Mailing Address of Joint Debtor (if different from street address):

ZIP Code

ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

**Chapter of Bankruptcy Code Under Which
the Petition is Filed (Check one box)**

- ☐ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)☐ Consumer/Non-Business ☐ Business**Filing Fee** (Check one box)

☒ Full Filing Fee attached

☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.

☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:

☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).

☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

Statistical/Administrative Information

☒ Debtor estimates that funds will be available for distribution to unsecured creditors.

☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
■	□	□	□	□	□	□	□	□	□

Estimated Assets	Estimated Liabilities	Estimated Net Worth
1. Cash	1. Credit Card Debt	1. Net Worth
2. Checking	2. Student Loans	2. Net Worth
3. Savings	3. Mortgage	3. Net Worth
4. Investments	4. Auto Loans	4. Net Worth
5. Real Estate	5. Other Debt	5. Net Worth
6. Other Assets	6. Other Liabilities	6. Net Worth
7. Total Assets	7. Total Liabilities	7. Total Net Worth

[illegible]

Estimated Debts

[illegible]

(Official Form 1) (10/05)

FORM B1, Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Backstrom, Tracey	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)			
Location Where Filed: See Attached		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> <div> X /s/ Robert J. Semrad, Jr. Signature of Attorney for Debtor(s) </div> <div> January 13, 2006 Date </div> </div> Robert J. Semrad, Jr.	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		Certification Concerning Debt Counseling by Individual/Joint Debtor(s) <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)	
Information Regarding the Debtor (Check the Applicable Boxes)			
Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Backstrom, Tracey**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tracey BackstromSignature of Debtor **Tracey Backstrom****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 13, 2006

Date

Signature of Attorney**X /s/ Robert J. Semrad, Jr.**

Signature of Attorney for Debtor(s)

Robert J. Semrad, Jr. 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Associates

Firm Name

407 South Dearborn**Suite 400****Chicago, IL 60605**

Address

Email: msemrad@robertjsemrad.com**312-913-0625 Fax: 312-913-0631**

Telephone Number

January 13, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

In re **Tracey Backstrom**

Debtor(s)

Case No. _____

FORM 1. VOLUNTARY PETITION

Attachment A

- 1) 02-37100 Northern District of Illinois 03/17/02**
- 2) 03-19003 Northern District of Illinois 04/29/03**
- 3) 04-26883 Northern District of Illinois 07/20/04**

American Collections
919 Estes Court
Schaumburg, IL 60193

Americash Loans
880 Lee St, Ste. 302
Des Plaines, IL 60016

Amerishield Corporation
1111 Schrock Road
Columbus, OH 43229-1155

Certegry
P.O. Box 30046
Tampa, FL 33630

Collection Express, Inc.
10 Evergreen Drive
Barre, VT 05641

Credit Protections Association
1355 Noel Road
Ste. 2100
Dallas, TX 75240

Drive Financial Services
8585 N. Stemmons Frwy
Ste. 800-N
Dallas, TX 75247

ER Solutions
800 SW 39th Street
Renton, WA 98055

Frist Premier Bank
601 S. Minnesota Ave
Sioux Falls, SD 57104

Heller and Frisone
33 North Lasalle, Suite 1200
Chicago, IL 60602

HSBC/Tax
90 Christiana Road
New Castle, DE 19720

Illinois Dep of Public Aid
160 N. LaSalle St
Ste. N-1000
Chicago, IL 60601

Illinois Department of Revenue
Bankruptcy Section
Level 7-425, 100 W. Randolph St.
Aurora, IL 60506

Members Advanace Credit Union
2 N. Riverside Plaza
Chicago, IL 60606

Nicor Gas
P.O. Box 549
Aurora, IL 60507

Nuvell Credit
17500 Chenal Parkway
Little Rock, AR 72215

Omnium Worldwide Inc
7171 Mercy Road
Omaha, NE 68105

Professional Acct Mgmt Inc
2040 W. Wisconsin Ave
Ste.
Milwaukee, WI 53233

SBC Midwest
P.O. Box
Arlington, TX 76004

Short Term Loans LLC
1400 E. Toughy Ave #108
Des Plaines, IL 60018

Sun Cash of WI, LLC
598 Torrence Ave
Calumet City, IL 60409

TCF Bank
919 Estes Court
Schaumburg, IL 60193

USA Payday Loans
10 W. North Ave
North Lake, IL 60164

West Asset Management
220 Sunset Blvd., Ste A
Sherman, TX 75092